



# Fermilab

October 29, 2003

To: All Eligible Employees

From: Wilma Cardona

Subject: Flexible Benefits Plan

***By participating in the Laboratory's Flexible Benefits Plan you can cut your health and dependent care expenses in several ways: (1) enrolling in one or both of the flexible reimbursement accounts and (2) enrolling in the premium conversion option.***

Information about the Health Care and Dependent Care Reimbursement accounts can be found in the attached Flexible Spending Accounts Brochure.

**Below is the description of the plan changes. Since these are major changes, please make sure you read them carefully.**

	<b><u>Current</u></b>	<b><u>01/01/04</u></b>
Contribution to Health Care	Up to \$2,000 per Calendar Year	Up to \$3,000 per Calendar Year
Check Reimbursement	Monthly	Weekly
Over the Counter Medicines	Not Allowable Reimbursement	Allowable Reimbursement

Over the counter (OTC) medicines and drugs used for the treatment of an illness or injury are reimbursable. Only OTC medicines that are used for the diagnosis, cure, treatment or prevention of disease are reimbursable. The types of items that are reimbursable are antacid, allergy medicine, pain reliever, cold medicine, and eye drops. The receipt you provide for reimbursement will need to specify what the product is. No reimbursement will be provided without the appropriate receipt.

Items such as dietary supplements, vitamins, toothpaste, mouthwash, cosmetics, and face creams are not reimbursable. These products are used to promote the general good health of an individual, but are not considered to be medicines or drugs.

***You can enroll in the Flexible Benefits Plan during the open enrollment period from November 3, 2003 through November 21, 2003. If you enroll in the reimbursement accounts, you must complete the attached enrollment form and return it to the Benefits Office, M. S. 126, 15WHNW, by 5:00 P.M. on November 21, 2003. Participation in the Plan will be effective January 1, 2004. The enrollment form is also available on the WEB at: [http://fnalpubs.fnal.gov/benedept/fsaenroll\\_form.pdf](http://fnalpubs.fnal.gov/benedept/fsaenroll_form.pdf).***

***If you are currently enrolled in the reimbursement accounts, you must re-enroll for plan year 2004.***

***Employees are automatically enrolled in the premium conversion option. This means that we will calculate employee's payroll deductions for medical and dental insurance on a before tax basis. If you want to waive this option, please call the Benefits Office at extension 3395 for a waiver form or go to the Benefits Office web page to download a form. Completed waiver forms must be returned to the Benefits Office by 5:00 P.M. on November 21, 2003 for the waiver to be effective January 1, 2004.***

Additional information about the plan can be found in the Summary Plan Description (SPD) binder for URA employees. The information is also available on the Benefits Office web page at: [http://www-lib.fnal.gov/archive/policy\\_web/policy\\_web/spds/spd.pdf](http://www-lib.fnal.gov/archive/policy_web/policy_web/spds/spd.pdf).

If you have any questions, please feel free to call the Benefits Office at extensions 3395, 4362 or 4361.